



UNITED STATES BANKRUPTCY COURT Northern

DISTRICT OF New York

In re: DiBernardo, George and Karin
DiBernardo, KarinDebtor(s) Case No.
Chapter**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| Name of Schedule | Attached (Yes/No) | Number of Sheets | Amounts Scheduled | | |
|--|-------------------|------------------|-------------------|-------------|---------|
| | | | Assets | Liabilities | Other |
| A - Real Property | x | 1 | 265000.00 | | |
| B - Personal Property | x | 5 | 63000.55 | | |
| C - Property Claimed as Exempt | x | 1 | | | |
| D - Creditors Holding Secured Claims | x | 1 | | 224561.00 | |
| E - Creditors Holding Unsecured Priority Claims | x | 1 | | 166372.57 | |
| F - Creditors Holding Unsecured Nonpriority Claims | x | 4 | | 302,908.35 | |
| G - Executory Contracts and Unexpired Leases | x | 1 | | | |
| H - Codebtors | x | 2 | | | |
| I - Current Income of Individual Debtor(s) | x | 1 | | | 8214.98 |
| J - Current Expenditures of Individual Debtor(s) | x | 1 | | | 7440.00 |
| Total Number of Sheets of All Schedules | | 18 | | | |
| Total Assets | | | 328000.55 | | |
| Total Liabilities | | | | 693841.92 | |



Form B6, S2, (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

United States Bankruptcy Court

Northern

District Of New York

In re: DiBernardo, George and Karin

DiBernardo, Karin

Debtor(s)

Case No.

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|------------------|
| Domestic Support Obligations (from Schedule E) | \$ 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | \$ 137.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) | \$ 0.00 |
| Student Loan Obligations (from Schedule F) | \$ 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | \$ 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | \$ 0.00 |
| TOTAL | \$ 137.00 |

State the following:

| | |
|--|--------------|
| Average Income (from Schedule I Line 16) | \$ 8,214.98 |
| Average Expenses (from Schedule J, Line 18) | \$ 7,440.00 |
| Current Monthly Income (from Form 22A Line 12; OR Form 22B Line 11; OR , Form 22C Line 20) | \$ 11,000.00 |

State the following:

| | | |
|--|-----------|---------------|
| 1. Total from Schedule D, "Unsecured Portion, IF ANY" column | | \$ 0.00 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY, IF ANY" column | \$ 137.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | \$ 166,235.57 |
| 4. Total from Schedule F | | \$ 302,908.35 |
| 5. Total from non-priority unsecured debt (sum of 1, 3, and 4) | | \$ 469,143.92 |

The foregoing information is for statistical purposes only under 28 U.S.C § 159.



Form B6 A (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: DiBernardo, George and Karin
DiBernardo, Karin

Debtor(s) Case No.

(if known)

SCHEDULE A - REAL PROPERTY

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | H W J C | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|---------------------------------------|---|------------------|---|---------------------------------------|
| 701 Vly Pointe Niskayuna, NY 12309 | fee | W | 265,000.00 | 224,000.00 |
| Total -> | | | \$265,000.00 | (Report also on Summary of Schedules) |



In re: DiBernardo, George and Karin
DiBernardo, Karin

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | W H J C | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------------------|---|------------------|--|
| 01 Cash on hand | x | | | |
| 02 Checking savings or other financial accounts certificates of deposit or shares in banks savings and loan thrift building and loan and homestead associations or credit unions brokerage houses or cooperatives. | | Bank of America | W | 1,200.00 |
| 03 Security Deposits with public utilities telephone companies landlords and others. | x | | | |
| 04 Household goods and furnishings including audio video and computer equipment. | | Houshold Furningshings, audio/video equipment, computers | J | 10,000.00 |
| 05 Books; pictures and other art objects; antiques; stamp coin record tape compact disc and other collections or collectibles. | | Books and Pictures | J | 2,000.00 |
| 06 Wearing apparel. | x | | | |
| 07 Furs and jewelry. | x | | | |
| (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total -> | | | | 13,200.00 |

Continuation sheets attached

In re: DiBernardo, George and Karin
DiBernardo, Karin

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | W H J C | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------------------|--------------------------------------|------------------|--|
| 08 Firearms and sports photographic and other hobby equipment. | x | | | |
| 09 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | x | | | |
| 10 Annuities. Itemize and name each issuer. | x | | | |
| 11 Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1) Give particulars.(file separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)). | | | | |
| | | 529 College Savings Plans (2) | J | 1,200.55 |
| 12 Interests in IRA ERISA Keogh or other pension or profit sharing plans. Give particulars. | x | | | |
| 13 Stock and interest in incorporated and unincorporated businesses. Itemize. | | | | |
| | | Membership Interest in DTMC, LLC | H | 10,000.00 |
| (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total -> | | | | 24,400.55 |

Continuation sheets attached

In re: DiBernardo, George and Karin
DiBernardo, Karin

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | W H J C | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------------------|--------------------------------------|------------------|--|
| 14 Interest in partnerships or joint ventures. Itemize. | x | | | |
| 15 Government and corporate bonds and other negotiable and non-negotiable instruments. | x | | | |
| 16 Accounts receivable. | x | | | |
| 17 Alimony maintenance support and property settlements to which the debtor is or may be entitled. Give particulars. | x | | | |
| 18 Other liquidated debts owing debtor including tax refunds. Give particulars. | x | | | |
| 19 Equitable or future interests life estates and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A of Real Property. | x | | | |
| 20 Contingent and non-contingent interests in estate of a decedent death benefit plan life insurance policy or trust. | x | | | |
| (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total -> | | | | 24,400.55 |

Continuation sheets attached

In re: DiBernardo, George and Karin
DiBernardo, Karin

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | W H J C | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------------------|--------------------------------------|------------------|--|
| 21 Other contingent and unliquidated claims of every nature including tax refunds counterclaims of the debtor and rights to setoff claims. Give estimated value of each. | x | | | |
| 22 Patents copyrights and other general intellectual property. Give particulars. | x | | | |
| 23 Licenses franchises and other general intangible. Give particulars. | x | | | |
| 24 Customer lists or compilations containing personally identifiable information (as defined in 11U.S.C. §101(41A)) provided by individuals connected with obtaining product or service from the debtor primarily for personal family or household purposes. | x | | | |
| 25 Automobiles trucks trailers and other vehicles and accessories. | | 2007 Yamaha 400 | J | 2,000.00 |
| | | 2010 Yamaha 250 | J | 2,500.00 |
| (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total -> | | | | 28,900.55 |

Continuation sheets attached



In re: DiBernardo, George and Karin
DiBernardo, Karin

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | W H J C | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------------------|--|------------------|--|
| 26 Boats motors and accessories. | | 2004 GMC Sierra HD 2500 White - 140,000 miles | H | 5,600.00 |
| | | 2010 GMC Sierra 2500 HD White - 45,000 miles | H | 18,500.00 |
| | | 96 CrisCraft W/07 | | 10,000.00 |
| 27 Aircraft and accessories. | x | | | |
| 28 Office equipment furnishings and supplies. | x | | | |
| 29 Machinery fixtures equipment and supplies used in business. | x | | | |
| 30 Inventory. | x | | | |
| 31 Animals. | x | | | |
| 32 Crops-growing or harvested. Give particulars. | x | | | |
| 33 Farming equipment and implements. | x | | | |
| 34 Farm supplies chemicals and feed. | x | | | |
| 35 Other personal property of any kind not already listed. Itemize. | x | | | |
| (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total -> | | | | 63,000.55 |

Continuation sheets attached

In re: DiBernardo, George and Karin
DiBernardo, Karin

Debtor(s) Case No.

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

☐

Check if debtor claims a homestead exemption that exceeds \$146,450

☐

11 U.S.C. § 522(b)(2)

☒

11 U.S.C. § 522(b)(3)

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION |
|--|--|----------------------------|---|
| Bank of America | | 1,200.00 | 1,200.00 |
| Houshold Furningshings, audio/video equipment, computers | CPLR § 5205(a)(5) Wearing Apparel Household Furniture Refrigerator Radio TV Crockery Tableware and Cooking Utensils | 5,000.00 | 10,000.00 |
| 529 College Savings Plans (2) | NY CPLR 5205 (j) | 1,200.55 | 1,200.55 |
| 2004 GMC Sierra HD 2500 White - 140,000 miles | N.Y. Debt. & Cred. Law § 282(iii)(1) Motor Vehicles | 4,000.00 | 5,600.00 |
| 2010 GMC Sierra 2500 HD White - 45,000 miles | N.Y. Debt. & Cred. Law § 282(iii)(1) Motor Vehicles | 4,000.00 | 18,500.00 |



Form B6 D (12/07)

Schedules Page 10 of 20
Bloomberg L.P., Inc., Publisher, NYC 10013In re: DiBernardo, George and Karin
DiBernardo, Karin

Debtor(s) Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions) | CO D E B T | H W J C | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT OF LIEN | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION IF ANY | C U D * |
|---|------------------------|------------------|---|---|--------------------------|------------------|
| A/C # 7314 | | [| VALUE \$ | 224,561.00 | | |
| Select Portfolio Servicing PO Box 65250 Salt Lake City, UT 84165 | | | 701 Vly Pointe Drive | | | |
| A/C # | | | VALUE \$ | | | |
| | | | | | | |
| A/C # | | | VALUE \$ | | | |
| | | | | | | |
| A/C # | | | VALUE \$ | | | |
| | | | | | | |
| A/C # | | | VALUE \$ | | | |
| | | | | | | |
| A/C # | | | VALUE \$ | | | |
| | | | | | | |
| A/C # | | | VALUE \$ | | | |
| | | | | | | |
| A/C # | | | VALUE \$ | | | |
| | | | | | | |
| Subtotal -> (Total of this page) | | | | 224,561.00 | 0.00 | |
| Total -> | | | | 224,561.00 | 0.00 | |

Continuation Sheets attached. (use only on last page of the completed Schedule D.)

(Report total also on
Summary of Schedules)(If applicable,
Report also on
Statistical Summary
of Certain
Liabilities and
Related Data.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.



Form B6 E (04/10)

Schedules Page 11 of 20
Blumberg's Law Products, Inc., Publisher, NYC 10013In re: DiBernardo, George and Karin
DiBernardo, Karin

Debtor(s) Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPE OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Extensions of credit in an involuntary case**
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
- ☐ **Wages, salaries, and commissions**
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$11,725 per employee, earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☒ **Contributions to employee benefit plans**
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Certain farmers and fishermen**
Claims of certain farmers and fishermen, up to a maximum of \$5775 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
- ☐ **Deposits by individuals**
Claims of individuals up to a maximum of \$2425 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
- ☐ **Alimony, Maintenance, or Support**
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such child, or a governmental unit whom such a domestic support claim was assigned to the extent provided in U.S.C. § 507(a)(7).
- ☒ **Taxes and Certain Other Debts Owed to Governmental Units**
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(7).
- ☐ **Commitments to Maintain the Capital of an Insured Depository Institution**
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(8).
- ☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NO. (See Instructions) | C O D E B T | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | TOTAL AMOUNT OF CLAIM | AMOUNT ENTITLED TO PRIORITY | C U D * |
|--|----------------------------|------------------|---|-----------------------|--------------------------------------|------------------|
| | | | | | AMT NOT ENTITLED TO PRIORITY, IF ANY | |
| A/C# Bricklayers Local 2 302 Centre Drive Albany, NY 12203 | | | | 166,235.57 | 166,235.57 | D |
| | | | | | | |
| A/C# 3574 Lauderdale-By-the-Sea Town Hall 4501 Ocean Drive Lauderdale-by-the-Sea, FL 333 | | H | | Total -> 37.00 | 37.00 | |
| | | | | | Total -> 0.00 | |
| A/C# 4049 Town of Palm Beach Florida 360 S. County Road Palm Beach, FL 33480 | | H | | 100.00 | 100.00 | |
| | | | | | 0.00 | |

Continuation Sheets attached.

Subtotal ->
(Total of this page)(Use only on last page of the completed Schedule E.
(Report total also on Summary of Schedules.)

Total ->

(Use only on last page of the completed Schedule E.)

If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

Total ->



Form B6 F (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: DiBernardo, George and Karin
DiBernardo, Karin

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C U D | AMOUNT OF CLAIM |
|--|--------------------------------------|------------------|--|-------------|-----------------------|
| 7817 Albany Medical Center PO Box 1189 Albany, NY 12201 | | H | | | 304.38 |
| 2696 Allstate Financial 75 Executive Parkway Hudson, OH 44237 | | W | | | 6,920.04 |
| Ally Financial Services PO Box 380901 Bloomington, MN 55438 | | | | | 4,227.78 |
| 9-32001 American Express 4315 S 2700 W Salt Lake City, UT 84184 | X | H | | | 19,296.59 |
| Apria Healthcare 1328 S. Highland Avenue Jackson, TN 38301-7369 | | | | | 93.27 |
| Audi Financial Services PO Box 3 Hillsboro, OR 97123-0003 | | | | | 3,225.15 |
| Subtotal | | | | | \$ 34,067.21 |
| Total | | | | | \$ 34,067.21 |

X continuation sheets attached.

(Use only on last page of the completed Schedule F.)
(Report total also on Summary of Schedules and,
if applicable, on the Statistical Summary of Certain
Liabilities and Related Data.)



Form B6 F (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: DiBernardo, George and Karin
DiBernardo, Karin

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C U D | AMOUNT OF CLAIM |
|--|--------------------------------------|------------------|--|-------------|--|
| 6301 BMW Financial Services PO Box 78103 Phoenix, AZ 85062-8103 | | W | 12/2012 | | 3,649.97 |
| 5511 Bank of America PO Box 15796 Wilmington, DE 19886-5796 | X | H | | | 1,286.57 |
| Best Tile Distributors 2241 Central Avenue Schenectady, NY 12304 | X | H | | | 44,764.00 |
| 3956 Chase PO Box 15153 Wilmington, DE 19886 | | W | Southwest Members Reward Card | | 40,545.92 |
| Creative Materials Corp One Washington Square Albany, NY 12205-5512 | X | H | | | 39,922.06 |
| 8203 Discover PO Box 71084 Charlotte, NC 28272 | | W | | | 9,266.35 |
| <p>X continuation sheets attached.</p> <p>(Use only on last page of the completed Schedule F.) (Report total also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)</p> | | | | | <p>Subtotal \$ 139,434.87</p> <p>Total \$ 173,502.08</p> |



Form B6 F (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: DiBernardo, George and Karin
DiBernardo, Karin

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions) | C O D E B T O R | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C U D | AMOUNT OF CLAIM |
|--|--------------------------------------|------------------|--|-------------|------------------------|
| 4992 FIA Card Services, N.A. 1000 Samoset Drive Wilmington, DE 19884 | | H | Purchased from Bank of America | | 35,206.15 |
| 9584 HSBC Retail Services PO Box 71106 Charlotte, NC 28272 | | W | | | 1,257.17 |
| M&T Bank One M&T Plaza Buffalo, NY 14240 | X | H | | | 71,587.87 |
| 2598 Northco Products, Inc. 12 Walker Way Albany, NY | | H | | | 1,390.08 |
| 62315 St. Peters Hospital 315 South Manning Blvd. Albany, NY 12708 | | H | | | 100.00 |
| 6242 Verizon PO Box 1100 Albany, NY 12250-0001 | | H | | | 748.96 |
| <p>X continuation sheets attached.</p> <p>(Use only on last page of the completed Schedule F.) (Report total also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)</p> | | | | | Subtotal \$ 110,290.23 |
| | | | | | Total \$ 283,792.31 |

Blumberg Excelsior, Inc., Publisher, NYC 10013

(if known)

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Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

(Use only on last page of the completed Schedule F.)
(Report total also on Summary of Schedules and,
if applicable, on the Statistical Summary of Certain
Liabilities and Related Data.)



Form B6 G (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: DiBernardo, George and Karin
DiBernardo, Karin

Debtor(s) Case No.

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|---|
| | |



Form B6 H (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: DiBernardo, George and Karin

Debtor(s) Case No.

(if known)

SCHEDULE H - CODEBTORS☐ Check this box if debtor has no codebtors

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|---|
| | 9-32001 American Express 4315 S 2700 W Salt Lake City, UT 84184 |
| | 5511 Bank of America PO Box 15796 Wilmington, DE 19886-5796 |
| | Best Tile Distributors 2241 Central Avenue Schenectady, NY 12304 |
| | Bricklayers Local 2 302 Centre Drive Albany, NY 12203 |
| | Creative Materials Corp One Washington Square Albany, NY 12205-5512 |
| | M&T Bank One M&T Plaza Buffalo, NY 14240 |



Form B6 H (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: DiBernardo, George and Karin

Debtor(s) Case No.

(if known)

SCHEDULE H - CODEBTORS☐ Check this box if debtor has no codebtors

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|---|
| | Vestal Tile Distributors 412 Prentice Road Vestal, NY 13850 |

In re: DiBernardo, George and Karin
DiBernardo, Karin

Debtor(s) Case No.

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| DEPENDENTS OF DEBTOR AND SPOUSE | | |
|------------------------------------|--|---|
| Debtor's Marital Status Married | RELATIONSHIP Michael DiBernardo Chelsea DiBernardo | AGE 15 19 |
| Employment | DEBTOR | SPOUSE |
| Occupation Name of Employer | | Nursing Assistant Van Rensselaer Manor |
| How long employed | | |
| Address of Employer | | |

INCOME: (Estimate of average monthly income at time case filed)

DEBTOR

SPOUSE

- | | | |
|--|------------|-----------|
| 1. Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.) | 8000.00 | 1500.00 |
| 2. Estimate monthly overtime _____ | | |
| 3. SUBTOTAL _____ | 8000.00 | 1500.00 |
| 4. LESS PAYROLL DEDUCTIONS | | |
| a. Payroll taxes and social security _____ | 2200.00 | 68.50 |
| b. Insurance _____ | | 751.64 |
| c. Union dues _____ | | 19.88 |
| d. Other (Specify) _____ | | |
| retirement contribution | | 45.00 |
| 5. SUBTOTAL OF PAYROLL DEDUCTIONS _____ | \$ 2200.00 | \$ 885.02 |
| 6. TOTAL NET MONTHLY TAKE HOME PAY _____ | \$ 5800.00 | \$ 614.98 |
| 7. Regular income from operation of business or profession or farm (attach detailed statement) _____ | | |
| 8. Income from real property _____ | | 1800.00 |
| 9. Interest and dividends _____ | | |
| 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. _____ | | |
| 11. Social security or other government assistance (Specify) _____ | | |
| 12. Pension or retirement income _____ | | |
| 13. Other monthly income (Specify) _____ | | |

14. SUBTOTAL OF LINES 7 THROUGH 13
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals
from line 15; if there is only one debtor repeat total reported on line 15)

| | | |
|----|---------|------------|
| | | |
| \$ | 5800.00 | \$ 2414.98 |
| \$ | 8214.98 | |

(Report also on Summary of Schedules and, if applicable,
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:



Form B6 J (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: DiBernardo, George and Karin
DiBernardo, Karin

Debtor(s) Case No.

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The monthly average income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

1. Rent or home mortgage payment (include lot rented for mobile home) \$ 2700.00
 a. Are real estate taxes included? ☒ Yes ☐ No b. Is property insurance included? ☒ Yes ☐ No
 2. Utilities Electricity and Heating Fuel 480.00
 b. Water and Sewer _____
 c. Telephone _____ 80.00
 d. Other _____

3. Home maintenance (repairs and upkeep) _____ 150.00
 4. Food _____ 1100.00
 5. Clothing _____ 250.00
 6. Laundry and dry cleaning _____ 75.00
 7. Medical and dental expenses _____ 50.00
 8. Transportation (not including car payments) _____
 9. Recreation, clubs and entertainment, newspapers, magazines, etc. _____ 250.00
 10. Charitable contributions _____ 50.00
 11. Insurance (not deducted from wages or included in home mortgage payments)
 a. Homeowner's or renter's _____
 b. Life _____ 350.00
 c. Health _____
 d. Auto _____ 600.00
 e. Other _____

12. Taxes (not deducted from wages or included in home mortgage payments)
(Specify)

13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)

a. Auto _____
 b. Other _____
 c. Other _____
 Select Port. Svcg (701 Vly Pointe) 1305.00

14. Alimony, maintenance, and support paid to others _____
 15. Payments for support of additional dependents not living at your home _____
 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)
 17. Other _____

18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 7440.00

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from line 15 of Schedule I _____ 8214.98
 b. Average monthly expenses from Line 18 above _____ 7440.00
 c. Monthly net income (a. minus b.) _____ 774.98